

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Darrell Stanley Schaible
 Tiffany Gaye Schaible
 Debtors

Case No. 17-12994-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db/jdb
 13908955 +Darrell Stanley Schaible, Tiffany Gaye Schaible, 3697 Robin Road, Furlong, PA 18925-1169
 13970233 +Anthem Blue Cross - Central Region, Dept. WRX, P.O. Box 727, Wilkes Barre, PA 18703-0727
 13908956 +Apex Asset Management LLC., PO BOX 5407, Lancaster PA 17606-5407
 13969770 Apex Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13908959 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 13908960 +Citizens Bank, N.A., 1 Citizens Drive, Mailstop ROP15B, Riverside, RI 02915-3026
 13969675 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 13908962 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
 13908963 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 13995597 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, P.O. Box 619096,
 Dallas, TX 75261-9741)
 13908967 +NationStar Mortgage, Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9094
 13908968 One Main, 187 Kenwood Drive N, Suite C, Levittown, PA 19055-2460
 13971000 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 13908973 +Virtua Health Memorial, 2 Brighton Road, Clifton, NJ 07012-1663
 13908974 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: schroeder@jrlaw.org Aug 09 2018 01:53:15 WILLIAM D. SCHROEDER, JR,
 920 Lenmar Drive, Blue Bell, PA 19422

tr +EDI: QRHHOLBER.COM Aug 09 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Aug 09 2018 01:53:51 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 09 2018 01:53:42 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 09 2018 01:53:35 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13963842 EDI: BECKLEE.COM Aug 09 2018 05:48:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13908954 +EDI: AMEREXPR.COM Aug 09 2018 05:48:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 13908957 +E-mail/Text: bk@avant.com Aug 09 2018 01:53:56 Avant Credit, Inc, 640 N La Salle St,
 Suite 535, Chicago, IL 60654-3731
 13954623 EDI: BL-BECKET.COM Aug 09 2018 05:48:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13908958 +EDI: CHASE.COM Aug 09 2018 05:48:00 Chase Card, Attn: Correspondence, Po Box 15298,
 Wilmington, DE 19850-5298
 13908961 EDI: WFNBN.COM Aug 09 2018 05:48:00 Comenity Bank/Victoria Secret, Po Box 18215,
 Columbus, OH 43218
 13908964 EDI: IRS.COM Aug 09 2018 05:48:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 13908965 +EDI: CBSKOHL.COM Aug 09 2018 05:48:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 13941522 EDI: RESURGENT.COM Aug 09 2018 05:48:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13968361 +EDI: MID8.COM Aug 09 2018 05:48:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 13908966 +EDI: TSYS2.COM Aug 09 2018 05:48:00 Macy's, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 13913029 EDI: AGFINANCE.COM Aug 09 2018 05:48:00 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 13908969 +EDI: AGFINANCE.COM Aug 09 2018 05:48:00 OneMain Financial, 605 Munn Road,
 Fort Mill, SC 29715-8421
 13999421 EDI: PRA.COM Aug 09 2018 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13910357 +EDI: PRA.COM Aug 09 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13919624 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 01:53:31
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 13964842 EDI: Q3G.COM Aug 09 2018 05:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13908970 +EDI: RMSC.COM Aug 09 2018 05:48:00 Synch/Toys 'R' Us, Po Box 965064,
 Orlando, FL 32896-5064

District/off: 0313-2

User: Lisa
Form ID: 309A

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Total Noticed: 44

Date Rcvd: Aug 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13908971 +EDI: RMSC.COM Aug 09 2018 05:48:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
13961333 +E-mail/Text: bncmail@w-legal.com Aug 09 2018 01:53:39 TD BANK USA, N.A.,
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
13908972 +EDI: WTRRN BANK.COM Aug 09 2018 05:48:00 Target, C/O Financial & Retail Svcs,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
13945328 +EDI: AIS.COM Aug 09 2018 05:48:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14031319 +EDI: WFFC.COM Aug 09 2018 05:48:00 Wells Fargo Bank, N.A., Attn: Payment Processing,
MAC #X2302-04C, One Home Campus, Des Moines, IA 50328-0001

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13917981* +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026
14010776* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
PETER E. MELTZER on behalf of Creditor OneMain Financial of Pennsylvania, Inc.
bankruptcy@wglaw.com, mrivera@wglaw.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM D. SCHROEDER, JR on behalf of Joint Debtor Tiffany Gaye Schaible schroeder@jrlaw.org,
Healey@jrlaw.org
WILLIAM D. SCHROEDER, JR on behalf of Debtor Darrell Stanley Schaible schroeder@jrlaw.org,
Healey@jrlaw.org

TOTAL: 8

Information to identify the case:

| | | | |
|--------------------------------|---|--------------------------------|--------------------|
| Debtor 1 | Darrell Stanley Schaible | Social Security number or ITIN | xxx-xx-2068 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | Tiffany Gaye Schaible | Social Security number or ITIN | xxx-xx-8969 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court | Eastern District of Pennsylvania | Date case filed in chapter | 13 4/28/17 |
| Case number: | 17-12994-elf | Date case converted to chapter | 7 8/7/18 |

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | Darrell Stanley Schaible | Tiffany Gaye Schaible |
| 2. All other names used in the last 8 years | aka Darrell Schaible | aka Tiffany G. Schaible, fka Tiffany White |
| 3. Address | 3697 Robin Road Furlong, PA 18925 | 3697 Robin Road Furlong, PA 18925 |
| 4. Debtor's attorney Name and address | WILLIAM D. SCHROEDER JR 920 Lenmar Drive Blue Bell, PA 19422 | Contact phone 215-822-2728 Email: schroeder@jrlaw.org |
| 5. Bankruptcy trustee Name and address | ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063 | Contact phone (610) 565-5463 Email: trustee@holber.com |

For more information, see page 2 >

| | | |
|---|---|--|
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/8/18 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | September 6, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: 3 Municipal Way, Public Hall, Langhorne, PA 19047 |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. | |
| 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/5/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors | |
| 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |